



**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:**

Renes et al.

**Serial No.:** 09/981,213

**Filed:** October 17, 2001

**For:** INSURANCE FOR CESSATION OF  
PERSONAL CONTRACT

**Examiner:** T. Nguyen

**Group Art Unit:** 3626

**Attorney Docket No.:** 3372-5117US

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**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Responsive to the Office action sent October 1, 2008, please amend the referenced patent application as follows:

**Amendments to the Claims** are set forth in the listing of the claims that begins on page 2 of this paper; and

**Remarks** start at page 6 of this paper.